

Ensuring Safe Property Transactions

DEED OF SALE PRE-SIGNING CHECKLIST

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Purpose

This checklist is designed to confirm whether a Deed of Sale is safe to sign before notarization. It is not a guide to completing a transaction but serves as a control document to prevent irreversible mistakes.

A. Title and Ownership Verification

- ☐ The Transfer Certificate of Title (TCT) or Condominium Certificate of Title (CCT) is authentic and updated.
- ☐ The seller's name on the title matches exactly with government-issued identification.
- ☐ No adverse annotations affecting ownership, use, or transfer remain unresolved.
- ☐ Property description in the Deed of Sale matches the title exactly.
- ☐ If inherited or co-owned, ownership has been fully settled prior to sale.

B. Seller Authority Confirmation

- ☐ The seller has clear legal authority to sell the property.
- ☐ All required signatories are present and correctly identified.
- ☐ For corporate sellers, board resolution and secretary's certificate are complete.
- ☐ For estate sales, authority from all heirs or a court-appointed administrator is documented.
- ☐ Required spousal consent has been secured, where applicable.

C. Loan and Payment Readiness (If Bank-Financed)

- ☐ Buyer's loan has been formally approved.
- ☐ Letter of Guarantee (LoG) has been issued by the bank.
- ☐ The Deed of Sale structure aligns with bank and Registry of Deeds requirements.
- ☐ The Deed of Sale declares full payment for registration purposes.
- ☐ No Deed of Sale is being signed in anticipation of future loan approval.

D. Deed of Sale Risk Controls

- ☐ Selling price is consistent across the Deed of Sale, bank documents, and payment records.
 - ☐ Seller warrants clean title and absence of undisclosed liens or encumbrances.
 - ☐ Real property taxes and association dues are confirmed current as a condition to signing.
 - ☐ Possession and turnover terms are clearly stated.
 - ☐ Consequences for misrepresentation or breach are clearly defined.
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Final Pre-Signing Control

If any item above is not satisfied, do **NOT** proceed to signing or notarization.

Once notarized, a Deed of Sale:

- Triggers tax liabilities
- Shifts leverage
- Limits corrective options

This checklist is a risk control tool. Use it before signing—not after problems appear.

Prepared for buyer-side due diligence in Philippine property transactions. This is an illustrative checklist only. Clause placement and requirements may vary by transaction.